

# Summary of Cover

This policy is governed by the law that applies to where you reside within the United Kingdom, Channel Islands or Isle of Man. If there is any dispute, about which law applies it will be English Law, in which case you agree to submit to the exclusive jurisdiction of the courts in England and Wales. Unless agreed otherwise, we will communicate to you in English. The policy provides cover for buildings belonging to you or for which you are responsible.

The policy cover will normally run for 12 months and is renewable annually.

**This Summary does not form part of your insurance contract.**

<b>Policy Number:</b>	2021CP000117
<b>Policy Holder:</b>	First Choice Homes Oldham Limited and/or Subsidiary Companies
<b>Inception Date:</b>	1 <sup>st</sup> April 2021
<b>Expiry Date:</b>	31 <sup>st</sup> March 2022
<b>Insured Premises:</b>	Any residential property (or commercial property where required) in respect of which we have accepted the risk and as described below. The terms of the Policy apply separately to each property as though each had been insured by a separate Policy
<b>Excess:</b>	General Excess - £100 Subsidence Excess - £1,000 Property Owners Liability Excess: £Nil
<b>Loss of Rent</b>	up to 25% of the Buildings sum insured
<b>Property Owners Liability:</b>	£10,000,000
<b>Terrorism</b>	Included

The policy includes the interest of the freeholder, head lessee, the owner or lessee of each property, shared owners, leaseholders, mortgagees, or other interested parties, including Mortgage Lender, in each individual building which has been declared to insurers and is covered by this insurance is noted.

<b>Operative Covers - Please refer to policy wording for full details</b>	
Section 1 - Buildings	Operative
Section 1 – Buildings – Loss of Rent	Not Operative
Section 2 – Landlords’ Contents	Not Operative
Section 2 – Landlords’ Contents – Residents Contents	Not Operative
Section 3 – Commercial Contents	Not Operative
Section 4 – Business Money	Not Operative
Section 5 – Malicious Attack	Not Operative
Section 6 – All Risk – Specified Items	Not Operative
Section 7 – Business Interruption	Not Operative
Section 8 – Property Owners Liability	Operative
Section 9 – Public and Products Liability	Not Operative
Section 10 – Employers Liability	Not Operative

**CLAIMS NOTIFICATION:**

To report any loss or damage incurred as soon as reasonable possible by contacting our claims administrators Broadspire Limited on 0345 266 9660 or email [marshhousing@broadspiretpa.co.uk](mailto:marshhousing@broadspiretpa.co.uk)

**Company:** Your Insurance Contract was arranged by Avid Insurance Services Limited who are authorised and regulated by the Financial Conduct Authority, registration number: 511522 having its registered office at 20 St Dunstan's Hill, London, EC3R 8DL

**Insurer:** Accelerant Insurance Limited is a company registered in Malta (company number C92407) with registered office at SOHO, The Strand, Office 2, Fawwara Building, Triq L-Imsida, Gzira GZR 1401

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions; it does not replace the policy terms and conditions. The list of what is covered and what is excluded from cover is not exhaustive and for full details of your insurance terms and conditions' refer to your Policy Documentation.

**What is this type of insurance?** This is a contract to provide insurance cover to protect you as a registered provider of affordable housing for building assets, landlords contents within these assets and your legal responsibility to third parties as owner of the buildings.



## What is insured?

### Buildings

This Section of the policy covers damage to Property caused by:

- ✓ Fire, smoke, lightning, explosion, earthquake.
- ✓ Storm or flood.
- ✓ Freezing water in fixed water or fixed heating systems, or water escaping from washing machines, dishwashers, fixed water or fixed heating systems or oil escaping from a fixed heating system.
- ✓ Riot, civil commotion, strike, labour or political disturbance
- ✓ Malicious damage.
- ✓ Theft or attempted theft.
- ✓ Subsidence, heave or landslide of the site on which your buildings stand
- ✓ Falling trees or branches, including the cost of removing the fallen part of the tree or the complete tree if totally uprooted
- ✓ Falling aerials or satellite receiving equipment, their fittings or masts.
- ✓ Impact by flying objects, vehicles, trains animals or aircraft or anything dropped from them.
- ✓ Accidental damage.

### Landlords' Contents

This Section of the policy covers damage to contents caused by:

- ✓ Fire, smoke, lightning, explosion, earthquake.
- ✓ Storm or flood.
- ✓ Freezing water in fixed water or fixed heating systems, or water escaping from washing machines, dishwashers, fixed water or fixed heating systems or oil escaping from a fixed heating system.
- ✓ Riot, civil commotion, strike, labour or political disturbance.
- ✓ Malicious damage.
- ✓ Theft or attempted theft.
- ✓ Subsidence, heave or landslide of the site on which your buildings stand.
- ✓ Falling trees or branches, including the cost of removing the fallen part of the tree or the complete tree if totally uprooted
- ✓ Falling aerials or satellite receiving equipment, their fittings or masts.
- ✓ Impact by flying objects, vehicles, trains animals or aircraft or anything dropped from them.
- ✓ Accidental damage.

### Property Owners Liability

This Section of the Policy covers.

- ✓ Loss of damage incurred by a third party resulting from a defect in the building.

### Terrorism - Only if noted on your policy schedule

- ✓ Physical loss or damage to your property following an act of terrorism.



## What is not insured?

- ✗ Your policy excess as shown where applicable.
- ✗ Any cover where specifically excluded by endorsement on the policy schedule.
- ✗ Radioactive contamination.
- ✗ Sonic Bangs.
- ✗ Pollution or contamination.
- ✗ Loss of Value.
- ✗ Indirect Loss.
- ✗ War and Government action.
- ✗ Terrorism unless noted on the policy schedule.
- ✗ Any Loss above the value shown in the policy schedule.
- ✗ Terrorism unless shown in your policy schedule.
- ✗ Any loss where reasonable steps have not been taking to minimise loss or damage.
- ✗ Any loss resulting from a buildings that has not been kept in a good condition or state or repair.



## Are there any restrictions on cover?

- ! Loss incurred outside the policy period.
- ! The policy contains financial limits on the maximum values we insure.
- ! Loss resulting from a cause not outlined in the policy wording.
- ! Loss incurred outside the geographical limits of the policy - Great Britain, Isle of Man, Channel Islands, Northern Ireland.



## Where am I covered?

- ✓ The geographical limits of the policy - Great Britain, Isle of Man, Channel Islands, Northern Ireland.
- ✓ The properties we have been advised of and agreed the basis of cover.



## What are my obligations?

- It is important that you provide us with any information likely to affect the assessment and acceptance of cover.
- Please ensure you read the terms and conditions of your policy carefully to ensure that you are aware of the information that we will require relating to buildings insurance cover we are arranging for you.
- **To report any loss or damage incurred as soon as reasonable possible by contacting our claims administrators Broadspire Limited on 0345 266 9660.**
- Claims must be notified within 28 days of the event in the case of damage caused by riot, civil commotion, strikes, labour disturbances or malicious persons, or as soon as reasonably possible in the case of any other claim.



## When and how do I pay?

Please speak to your insurance broker who will be able to confirm this information.



## When does the cover start and end?

Cover will begin and end on the dates shown on policy schedule, this is typically a period of 365 days unless otherwise agreed.



## How do I cancel the Contract?

Cover is placed via a block policy by a Housing Association as Freeholder or part owner of the building.

Any cancellation of cover must be agreed with and notified to us by the Housing Association responsible for arranging the insurance